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Aaron T. Borrowman, Reg. No. 42,348 March 14, 2002
Date

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)
Karyn Elaine Anderson)
Serial No. 10/021,620)
Filed: December 11, 2001)
For: METHOD OF USING PREPAID)
CASH CARD FOR MAKING PURCHASES)
ON THE WORLD WIDE WEB)

Docket No. ANDERSON-39299

SUBSTITUTE DECLARATION

Box Amendment -NO FEE
Assistant Commissioner for Patents
Washington, D.C. 20231

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Dear Sir:

Enclosed is a Substitute Declaration in which priority is claimed from
Provisional Application Serial No. 60/282,382 filed April 6, 2001 for filing in
connection with the above-identified application.

Respectfully submitted,

KELLY-BAUERSEELD LOWRY & KELLEY, LLP


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DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled, PRE-PAID CASH CARD the specification of which (check one)

___ is attached hereto

X was filed on December 11, 2001

Application Serial No. 10/021,620

and was amended on (or amended through) _____

(if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Sec. 1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, Sec. 119 of any foreign applications(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

<u>Prior Foreign Application(s)</u>		<u>Priority Claimed</u>	
<u>NONE</u>	<u> </u>	<u> </u>	<u> </u>
Number	Country	Date Filed	Yes No

I hereby claim the benefit under Title 35, United States Code, Sec. 120 of any United States applications(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Sec. 112, I acknowledge the duty to disclose material information as defined in Title 37 Code of Federal Regulations, Sec. 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

<u>60/282,382</u>	<u>April 6, 2001</u>	<u>Pending</u>
Appln. Serial No.	Filing Date	Status

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

I hereby appoint the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: JOHN E. KELLY, Registration No. 24,269; JOHN D. BAUERSFELD, Registration No. 24,496; STUART O. LOWRY, Registration No. 26,563; SCOTT W. KELLEY, Registration No. 30,762; KAMRAN FATTAHI, Registration No. 35,758 and AARON T. BORROWMAN, Registration No. 42,348. Direct all telephone calls to Scott W. Kelley, Esq. at Tel. No. (818) 347-7900

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Inventor's signature: Karyn Elaine Anderson

Date: March 8, 2002

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